

Information to identify the case:

Debtor 1	Scott A. Prentice	Social Security number or ITIN	xxx-xx-1747
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Paula M. Prentice	Social Security number or ITIN	xxx-xx-5206
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-20133-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott A. Prentice

Paula M. Prentice

9/9/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Scott A. Prentice
Paula M. Prentice
DebtorsCase No. 14-20133-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: 3180WPage 1 of 2
Total Noticed: 29

Date Rcvd: Sep 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2019.

db/jdb
13777461 +Scott A. Prentice, Paula M. Prentice, 422 Elm Road, Ambridge, PA 15003-2136
+Alyk L. Oflazian, Esq., KML Law Group, P.C., Suite 5000 - BNY Independence Center,
701 Market Street, Philadelphia, PA 19106-1538
13796274 +Atlas Acquisitions LLC, on behalf of Oliphant Financial, LLC, PO Box 788,
Kirkland, WA 98083-0788
13777462 +Checknet, Inc., PO Box 703, 1100 Washington Avenue, Carnegie, PA 15106-3614
13777466 HSBC Card Services, PO Box 71104, Charlotte, NC 28272-1104
13777467 +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,
Philadelphia, PA 19106-1538
13856415 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, Attn: Bankruptcy Department,
350 Highland Dr., Lewisville, Texas 75067)
13777471 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
13777469 +Nationstar Mortgage, P.O. Box 60515, City of Industry, CA 91716-0515
13777474 +PNC Bank - Consumer Loan Center, Mailstop: P5-PCLC-A2R, 2730 Liberty Avenue,
Pittsburgh, PA 15222-4704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Sep 10 2019 02:52:57 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13788722 EDI: GMACFS.COM Sep 10 2019 06:38:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
13785744 +EDI: PHINAMERI.COM Sep 10 2019 06:38:00 AmeriCredit Financial Services, Inc. dba GM Financ,
P O Box 183853, Arlington, TX 76096-3853
13806164 EDI: AIS.COM Sep 10 2019 06:38:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
13801100 +E-mail/Text: bankruptcy@cavps.com Sep 10 2019 02:53:21 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13777463 EDI: RCSFNBMARIN.COM Sep 10 2019 06:38:00 Credit One Bank, PO Box 98872,
Las Vegas, NV 89193-8872
13850372 +E-mail/Text: kburkley@bernsteinlaw.com Sep 10 2019 02:53:31 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13777464 EDI: PHINAMERI.COM Sep 10 2019 06:38:00 GM Financial, PO Box 78143,
Phoenix, AZ 85062-8143
13777465 +EDI: HFC.COM Sep 10 2019 06:38:00 HSBC Bank, PO Box 30253,
Salt Lake City, UT 84130-0253
13777468 +EDI: RESURGENT.COM Sep 10 2019 06:38:00 LVNV Funding LLC, 625 Pilot Road Suite 2/3,
Las Vegas, NV 89119-4485
13850230 EDI: RESURGENT.COM Sep 10 2019 06:38:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13777470 +EDI: NHCLLC.COM Sep 10 2019 06:38:00 NATL HOSPITAL COLLECTION,
16 Distributors Dr. Suite 2, Morgantown, WV 26501-7209
13777472 +E-mail/Text: Bankruptcies@nragroup.com Sep 10 2019 02:53:39 NTL Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
13777473 +E-mail/Text: Bankruptcies@nragroup.com Sep 10 2019 02:53:39 NTL Recvoery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
14669507 +EDI: PRA.COM Sep 10 2019 06:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
13826535 EDI: NEXTEL.COM Sep 10 2019 06:38:00 Sprint Corp., Attn: Bankruptcy Dept, PO Box 7949,
Overland Park, KS 66207-0949
13777475 E-mail/Text: jennifer.chacon@spservicing.com Sep 10 2019 02:53:40
Select Portfolio Servicing, P.O. Box P.O. Box 65250, Salt Lake City, UT 84165-0250
13777476 E-mail/Text: bankruptcy@huntington.com Sep 10 2019 02:53:06 The Huntington National Bank,
PO Box 1558 EALW37, Columbus, OH 43216-1558
13777477 +EDI: VERIZONCOMB.COM Sep 10 2019 06:38:00 Verizon Wireless, PO. Box 4002,
Acworth, GA 30101-9003

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr LaSalle Bank National Association, as trustee, on
cr NATIONSTAR MORTGAGE LLC
cr Nationstar Mortgage LLC d/b/a Mr. Cooper
cr* +AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 4, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: aala
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkggroup@kmlawgroup.com
Karina Velter on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
amps@manleydeas.com
Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert J. Taylor on behalf of Debtor Scott A. Prentice rjt52@hotmail.com, barristerob@gmail.com
Robert J. Taylor on behalf of Joint Debtor Paula M. Prentice rjt52@hotmail.com,
barristerob@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott A. Dietterick on behalf of Creditor LaSalle Bank National Association, as trustee, on
behalf of the holders of the GSAMP Trust 2006-HE5 Mortgage Pass-Through Certificates, Series
2006-HE5 sad@jsdc.com,
kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com

TOTAL: 10